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STATE FUND MONTANA

MONTANA GUARDIAN

"Serving Montana Employers and Employees"

AUGUST 1991 **Volume 02 Number 01**

SAFETY TIPS

At times, virtually all of us are guilty of neglecting the most common sense safety procedures. If ignored, any and all of these seemingly innocent, little items are accidents waiting to happen. Such accidents can and do cause suffering and pain, not to mention lost time, money and productivity. The following list of common dangers can be observed in this and most other offices almost any time one wants to look.

1. Slips of paper, paper clips, rubber bands, extension cords and almost anything else left lying around on the floor have the potential of causing slips and falls, any of which may cause serious injury to an individual, including severe back injury and pain for many years to come.

2. Lower level file cabinet and desk drawers left open have the potential of causing numerous scraped and painful shins and falls.

3. Upper level file cabinet drawers, when opened, can cause the cabinet to tip over and create the potential for broken bones, especially legs.

4. Ladies' purses, especially those with long shoulder straps, and any number of other items left lying near one's chair have been known to cause serious trips and falls and very painful.

5. Unstable shelving or storage units which are above the head provide "good" opportunity for items to fall on your head, shoulder or other part of your body and have been the source of many painful accidents.

These are but a few of the potential hazards actually encountered in this building. An example of a completely innocent-seeming action which had very serious consequences is seen in the following account. A secretary who typed at 110 words per minute and took dictation at 120 words per minute, pulled a staple out with her finger nail. The staple stuck under the finger nail causing blood poisoning. The onset of blood poisoning resulted in the amputation of her index finger. This procedure was necessary to save her life.

Let's all try to keep these kinds of things in mind as we go about our daily business. Pick things up off the floor, close drawers, watch overhead storage and be more observant. In a word, ***BE MORE CAREFUL.***

FUN'S A-COMIN'!!

PLEASE RETURN

Hey, it is time for the Second Annual State "Fun" Picnic. Many of us will remember the fabulous time which was had by everyone attending last year. Mark your calender and definitely plan to attend.

The picnic will be held on Friday, August 23, 1991, beginning about 6:00 pm at the Little Red School House, maps will be available for the uninitiated. Most of the fixin's will be provided: hamburgers, hot dogs, salads, corn-on-the-cob, tater chips, pop and other thirst quenchers. We do ask people to bring a dessert.

A small fee of $1.00 will be charged for each adult, everyone over 12, no lying please. We regret the need for this charge, but our recycling income has shown quite a decline over the last several months.

Games, door prizes, fun and excitement will be available to all. The now infamous and elusive pinata will be in attendance to thwart the quick of hand and eye. Let's all really get behind this effort and make this an even better event than last year. That's going to be difficult without everyone's effort. ***SEE YA'LL THERE.*** Remember, Friday, August 23rd, at 6:00 pm. Crystal Murphy and Harold Gilbertson will have tickets for sale.

Message from the President . . . .

Patrick J. Sweeney

The Joint Select Committee on Workers' Compensation met for the first time this biennium on Thursday, July 11, 1991. They heard testimony from several groups and individuals regarding the status of workers' compensation. Those testifying included the Department of Labor & Industry, which presented a perspective on workers' compensation fraud. The Department indicated that 286 referrals concerning fraud had been received and as of the date of the committee hearing, two percent had proved to be valid. Of special interst, the Department indicated the State Fund responds to all fraud reports, while self-insureds and private insurance carriers have been considerably lax in doing so.

The Montana Self-Insurers' Association, as well as the American Insurance Association, presented their perspectives with regard to workers' compensation in Montana. It was somewhat heartening for a change to hear discussions on reforming the system, rather than reforming the State Fund. This was somewhat different from past legislative meetings we have attended where the focus had always been directed at the State Fund rather than the system.

From the State Fund's perspective on workers' compensation, we indicated the State Fund wishes to be a player in the system. A spoke in the wheel, not the hub. The State Fund wants to work within the system and the parameters outlined by the legislature.

The State Fund also requested the interim committee to study Senate Bill 428 passed in the 1989 legislative session and implemented on January 1, 1990, which gave the State Fund autonomy. As we are all aware, that autonomy was short-lived because the special session in May of 1990 rolled back several of the reforms contained in SB 428.

The legislative committee agreed to revisit SB 428 and to look at possible committee legislation in 1993 regarding the effects of SB 428.

All in all, the joint committee is made up of knowledgeable legislators wanting to do the right thing for workers' compensation. They will be meeting numerous times over the next two years and we will keep you informed of the committee's progress.

SPECIAL NOTE:

We now have a State Fund version of the Claim for Compensation (PF 954 - Revised 10/90). Please use it rather than the old versions. Thanks.

OUR LOSS

With great regret, we are sorry to announce the death of Dr. Phil Blom, who has been associated with the State Fund for nearly 25 years as our chiropractic consultant. Dr. Blom passed away on July 27th after a short illness.

"Doc" or "Phil," as he was known to most of us, will be missed for his expert advice, his willingness to stand by examiners and others in facing issues and arguments from other chiropractors, and most of all, for his easy smile.

The lives of those of us who knew him and worked with him will be affected for a lone time by his passing.

NEXT NEWSLETTER DEADLINE

Our next employee newsletter will be available on October 1st. Due to holidays and vacations, the deadline for articles is Friday, September 13th. Articles are to be given to Harold Gilbertson.

STATE FUND MONTANA

MONTANA GUARDIAN

The State Fund "Montana Guardian" is an official employee newsletter published by the State Compensation Mutual Insurance Fund to educate and keep State Fund employees informed on the workers' compensation industry, especially the State Fund.

Editor	Jim Murphy, Executive Vice President
Managing Editor	Harold Gilbertson, Administrative Officer III
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Letters to the Editor of the Montana Guardian will be accepted from current State Fund employees. Letters to the Editor are to be submitted to Harold Gilbertson by the article deadline date and must include the employee's name, section and department name, and office phone number. Letters without the author's name, section and department name and office phone number will not be published. Letters deemed inappropriate to the goals and objectives of the Montana Guardian or State Fund will be returned to the author with an explanation why it was rejected. Due to space constraints, some letters may appear in a later issue. Letters to the Editor do NOT reflect the policy or official positions of either the Board of Directors or the management of State Fund.

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PERSONNEL ACTIONS
FROM MAY 16, 1991
TO JUNE 30, 1991

NEW

Executive Office

Char Stipe	Secretary III

Benefits Department

Mary Favreau	Claims Examiner I
Pat Jacobson	Claims Examiner I
DeLane Erickson	Claims Examiner I
Enid Christenson	File Clerk II
Jim Grigsby	File Clerk II
Elaine Zahara	Receptionist II
Deb Hargrave	File Clerk II

Legal Department

Betty Satchell	File Clerk II

Underwriting Department

Susan Moore	Administrative Clerk II
Michelle Brown	Administrative Clerk II
Ron Collins	Loss Prevention Consultant

PROMOTIONS

Michelle Brown	Program Assistant I
Blaine Gilbert	Admin. Assist./I/O Operator
Paul Bogumill	Claims Examiner II
Darcy Smith	Program Assistant II
Dave Watt	Loss Prevention Director
Gail Martin	Claims Assistant I
Kathy Hall	Claims Assistant III
Diane Evankovich	Program Assistant II
Kim Kynett	Claims Assistant III
Sharon Calder	Claims Assistant III
Kelly Lamoreux	Program Assistant I

LEFT

Cheryl Bristow	Don Roberts
Charla Winterrowd	Patti Sullivan
Bonnie Ward	Missy Garrison
Deb Hargrave	Karen Parker
Steve Henebry	Kelly Pacurian

STATE FUND MPEA

State Fund MPEA union members voted to ratify the State Fund management's latest contract proposal. The new contract is retroactive to July 1, 1991, and provides 60 cents per hour in FY 92, 25 cents per hour the first full pay period in July, 1992 and another 20 cents per hour the first full pay period in January, 1993. At issue was some type of pay for longevity for having been employeed with State Fund. Despite efforts through mediation, the difference between State Fund MPEA and State Fund management over longevity pay was not able to be resolved. Copies of the new contract will be made available to members in the near future.

Several meetings were held in June to discuss the negotiations and to get input from the general membership. Due to the number of meetings, it was decided to cancel the general membership meeting scheduled for July 11th.

Nominations for president, vice president and secretary were accepted at a general membership meeting on August 8th with elections slated for the last week in August. To be eligible for nominations, nominees must be voting members of the State Fund MPEA. The term of offices is from October to September. Several bylaw changes will also be voted on.

GREAT FUN!!

The Second Annual State Fund Golf Tournament was held on Friday, July 19, 1991. Twenty-six (26) people hacked and slashed their way around the course at Bill Roberts. From all appearances, as observed by this reporter, a great time was had by all.

Trophies were awarded for first and second places in both a women's and men's division. First place in the women's division was won by Betsy Horsman. Second place in this division went to Diane Pedersen. Congratulations ladies!

First place on the men's side was won by Charlie Adams. Second place in the men's division was won by Pat Sweeney. Congratulations guys! Charlie's name will be added to the plaque which hangs on the wall near the office of the President.

A very sincere thanks goes out to all those who helped make this year's tourney such a success. We will all look forward to the Third Annual Tourney with anticipation.

DATABASE DITTIES

Have you ever tried to access DB02 and had your computer say that your "User ID is already in use"? For those of you who are either new, or who may have forgotten, you will get that message when you forget your database "manners."

"These are machines," you say, "Who needs manners?" Well, the database has special requirements for saying "hello" and "goodbye." When you type in DB02 and press enter it is similar to dialing someone's phone number. When the person you are calling answers the phone, they will want you to identify yourself before they will disclose their secrets to you. The database is the same way. It wants your User ID, password, and account number, otherwise you can't get in.

Similarly, when you are ready to leave the database and "hang-up," you have to disconnect properly. Usually, you will say goodbye before you end a conversation. To use your "manners," you must first press the **CLEAR** key. On the WANG terminals this is **PF29** key (**SHIFT** key and **PF13** key) and on the PC's the **CLEAR** key's location may vary. Find the **CLEAR** key and remember it. After you press the **CLEAR** key, you will get a message like "V2 Enter Next Task Code:". This is the computer saying "OK, what's next?" You must then type "BYE". This tells the computer your conversation is over.

If you have found another way out of the database and you have not used your "manners," the database thinks you are still on the line. It is as if you had left the phone off the hook and walked away. If you try dialing in on that line again, you get a busy signal, "User ID already in use." This message indicates that you did not end your last conversation properly. Because the database will "hang-up" on you if you haven't talked in one hour, you may never have gotten the "User ID" message. Unfortunately, someday you will need to get back into the database before an hour is up and it is going to say, "You forgot your manners last time and now I'm not going to let you back in!"

If you do get the "User ID already in use" message, you can call Operations at 6504 and they can get things fixed up between you and the database. But, it takes time to clean up the mess, and time is money.

So remember, **CLEAR** and **BYE** are your "manners," and another Database Ditty.

QUALITATIVE TRACKING OF REHAB SERVICES AND COST CONTAINMENT

One of the most popular yet effective cost control initiatives in workers' compensation is vocational rehabilitation of the injured worker. With the beginning of FY 92, the State Fund Rehabilitation Coordinators initiated a method of tracking and monitoring the quality of rehabilitation services. At the time the claim is assigned to the rehabilitation provider a data record is created. The Rehabilitation Coordinators and the Claims Examiners work together to collect and record the necessary information. The system is designed to monitor not only our provider companies, but also individual consultants within these companies.

The focus is in several areas: the length of time between assignment and completion of the rehabilitation process, results, costs, and examiner satisfaction with the services provided. The State Fund's Rehabilitation Coordinators anticipate the tracking system will provide the State Fund with persuasive information which will be very useful in controlling rehabilitation costs as well as improving and maintaining rehabilitation services.

NEW PAYROLL FORMS

Central Payroll has a new system for making payroll changes. Instead of an employee receiving a "pink sheet", noting any changes in payroll or benefits status, we now receive a "white, original" sheet. You need do nothing else with them. You may keep them for your records.

UNEXPECTED WEALTH

Awhile ago, several employees had their work sites broken into and various items taken including change. The culprits were found to be two young children of a janitor. The money has been returned.

As there is no way of knowing exactly how much money was taken from a work site, the returned money will be divided among those who make claim to it. If you lost money during this episode, contact Debbie Svaldi.